



BANK, TWEED, HADLEY & MCCLOY LLP

SERIAL NO. 09/671,783
ATTORNEY DOCKET NO. 36287-00900

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Jean-Pierre Lardy et al.

Art Unit: 3627

Serial No.: 09/671,783

Examiner: Elaine L. Gort

Filed: September 27, 2000

Title: METHOD AND SYSTEM FOR DETERMINING A COMPANY'S PROBABILITY
OF NO DEFAULT

AMENDMENT

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir or Madam:

The Applicant respectfully submits this Amendment to an office action mailed

April 6, 2005

Amendments to the Claims are reflected in the listing of claims, which begins
on page 2 of this paper.

Remarks begin on page 4 of this paper.